

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: SHANDER, ROBERT J

§ Case No. 15-11663

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Debtor(s)

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**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that NORMAN NEWMAN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street
7th Floor
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00 on 11/17/2015 in Courtroom 744, United States Courthouse, 219 S. Dearborn Street, Chicago, IL 60604.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 10/15/2015 By: /s/ Norman B. Newman
Trustee

NORMAN NEWMAN
191 N. WACKER DRIVE
SUITE 1800
CHICAGO, IL 60606-1615
(312) 521-2000
nnewman@muchshelist.com

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: SHANDER, ROBERT J

§ Case No. 15-11663

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Debtor(s)

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**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 10,000.00
and approved disbursements of \$ 38.70
leaving a balance on hand of ¹ \$ 9,961.30

Balance on hand: \$ 9,961.30

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 9,961.30

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - NORMAN B. NEWMAN, TRUSTEE	1,750.00	0.00	1,750.00
Attorney for Trustee, Fees - MUCH SHELIST, P.C.	3,110.00	0.00	3,110.00
Attorney for Trustee, Expenses - MUCH SHELIST, P.C.	195.00	0.00	195.00

Total to be paid for chapter 7 administration expenses: \$ 5,055.00

Remaining balance: \$ 4,906.30

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 4,906.30

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00

Remaining balance: \$ 4,906.30

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 23,966.71 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 20.5 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	4,748.68	0.00	972.12
2	Quantum3 Group LLC as agent for	827.78	0.00	169.46
3	Fifth Third Bank	3,470.49	0.00	710.45
4	American Express Centurion Bank	1,319.35	0.00	270.09
5	PYOD, LLC its successors and assigns as assignee	12,724.64	0.00	2,604.90
6	PYOD, LLC its successors and assigns as assignee	875.77	0.00	179.28

Total to be paid for timely general unsecured claims: \$ 4,906.30

Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims: \$ 0.00

Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00

Remaining balance: \$ 0.00

Prepared By: /s/NORMAN NEWMAN
Trustee

NORMAN NEWMAN
191 N. WACKER DRIVE
SUITE 1800
CHICAGO, IL 60606-1615
(312) 521-2000
nnewman@muchshelist.com

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 6 of 6
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Robert J Shander
 Debtor

Case No. 15-11663-ERW
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: dgomez
 Form ID: pdf006

Page 1 of 1
 Total Noticed: 20

Date Rcvd: Oct 16, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2015.

db +Robert J Shander, 329 Avonelle Dr., Chicago Heights, IL 60411-1814
 aty +Much Shelist Pc, 191 N Wacker Dr, Ste 1800, Chicago, IL 60606-1631
 23124444 American Express, Box 0001, Los Angeles, CA 90096-0001
 23601487 American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 23124445 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, P.O. Box 982235, El Paso, TX 79998)
 23124446 +Blatt, Hasenmiller, Leibsker, et al, 10 S. LaSalle St., Suite 2200,
 Chicago, IL 60603-1069
 23124447 +Charter One, PO Box 7000, Providence, RI 02940-7000
 23124448 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 23124449 Comenity - Marathon, PO Box 659584, San Antonio, TX 78265-9584
 23124451 Exxon Mobil, Processing Center, Bankruptcy Department, Des Moines, IA 50361-0001
 23124452 Fifth Third Bank, P.O. Box 740789, Cincinnati, OH 45274-0789
 23465394 +Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
 23124453 +Julie Shander, 329 Avonelle Dr., Chicago Heights, IL 60411-1814
 23124454 Sears credit cards, PO Box 688956, Des Moines, IA 50368-8956
 23124456 Shell, P.O. Box 183018, Columbus, OH 43218-3018
 23124457 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: US Bank, P.O. Box 1800, Saint Paul, MN 55101-0800)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23124450 E-mail/PDF: mrdiscen@discover.com Oct 17 2015 02:18:40 Discover, P.O. Box 6103,
 Carol Stream, IL 60197-6103
 23404733 E-mail/PDF: mrdiscen@discover.com Oct 17 2015 02:18:40 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 23632175 +E-mail/PDF: resurgentbknofications@resurgent.com Oct 17 2015 00:59:30
 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 23416746 E-mail/Text: bnc-quantum@quantum3group.com Oct 17 2015 01:12:36
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 TOTAL: 4

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

23124455* +Julie Shander, 329 Avonelle Dr., Chicago Heights, IL 60411-1814

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2015 at the address(es) listed below:

John A Benson, Jr. on behalf of Trustee Norman B Newman jbenenson@muchshelist.com,
 dwolski@muchshelist.com;sholstrom@muchshelist.com
 Norman B Newman on behalf of Trustee Norman B Newman nnewman@muchshelist.com,
 nsulak@muchshelist.com;IL83@ecfcbis.com
 Norman B Newman on behalf of Attorney Much Shelist, P.C. nnewman@muchshelist.com,
 nsulak@muchshelist.com;IL83@ecfcbis.com
 Norman B Newman nnewman@muchshelist.com, nsulak@muchshelist.com;IL83@ecfcbis.com
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
 Robert N Honig on behalf of Debtor Robert J Shander robert@roberthonig.com

TOTAL: 6